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WESTERN DISTRICT OF PENNSYLVANIA DEFAULT O/E JAD

IN RE: NICOLE M SEDDON Debtor(s) Ronda J. Winnecour Movant vs.	Case No.:14-23708 JAD Chapter 13 Document No.: 110	FILED 3/11/20 1:32 pm CLERK U.S. BANKRUPTCY COURT - WDPA
No Repondents.		

ORDER OF COURT

AND NOW, this <u>11th</u> day of <u>March</u>, 20<u>20</u>, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED**, **ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby revests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

U.S. BALKLOPTCY JUDGEsf

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Imaged Certificate of Notice Page 2 of 3 United States Bankruptcy Court Western District of Pennsylvania

In re: Nicole M. Seddon Debtor

Case No. 14-23708-JAD Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2 User: dpas Page 1 of 2 Date Rcvd: Mar 11, 2020 Form ID: pdf900 Total Noticed: 35

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2020. jdb +Nicole M. Seddon, 2403 High Oak Drive, Pittsburgh, PA 15220-3916 +Frankie Jo Kunselman, Howard Hanna Real Estate Services, 180 Fort Counch Road, r Pittsburgh, PA 15241-1041 Addison, TX 75001-9013
PO Box 10826, Greenville, SC 29603-0826 +New Residential Mortgage LLC, cr P.O. Box 9013, cr NewRez LLC d/b/a Shellpoint Mortgage Servicing, eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262
American Education Services, PO Box 2461, Harrisburg, Pennsylvania 17105-2461 13920851 14829134 +Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785 Best Buy, PO Box 780443, St. Louis , Missouri 63179 CitiCards, PO Box 6062, Sioux Falls, South Dakota 57117-6062 13920852 13920854 +Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
+Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
Credit First, NA, PO Box 81344, Cleveland, OH 44188-0344
Department of Education Loan Services, PO Box 74051, Atlanta, GA 30374-0351 13976039 13979931 13920855 13920856 POB 29262, ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., 13973494 NEW YORK, NY 10087-9262 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 (address filed with court: Ford Motor Credit Company LLC, P. O. Box 62180, P O BOX 62180, 13938425 COLORADO SPRINGS CO 80962-2180 Colorado Springs, CO 80962) Ford Credit, PO Box 220564, Pittsburgh, Pennsylvania 15257-2564 +National Collegiate Student Loan Trust-2006-2, Po Box 4275, Norcross, GA 30091-4275 13920860 13979722 Servicing, 15184852 NewRez LLC d/b/a Shellpoint Mortgage, PO Box 10826, Greenville, South Carolina 29603-0826 Old Navy Vise/Syncb, PO Box 960017, Orlando, FL 32896-0017 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm, 13920864 13960085 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. +E-mail/Text: bankruptcy.bnc@ditech.com Mar 12 2020 03:29:42 Ditech Financial LLC, Ditech Financial LLC, 1400 Turbine Drive Suite 200, Rapid City, SD 57703, US 57703-4719 E-mail/PDF: gecsedi@recoverycorp.com Mar 12 2020 03:31:27 13920857 Dick's Sporting Goods, Synchrony Bank/DSG, PO Box 960012, Orlando, FL 32896-0012

E-mail/Text: mrdiscen@discover.com Mar 12 2020 03:29:32 Discover Bank/DSG Corporation, PO Box 3025, New Albany, OH 43054-3025

E-mail/Text: mrdiscen@discover.com Mar 12 2020 03:29:32 Discover Canalytext: mrdiscen@discover.com Mar 12 2020 03:29:32 13923142 Discover Bank. 13920858 Discover Card, PO Box 6103, Carol Stream, Illinois 60197-6103 13924940 +E-mail/Text: dplbk@discover.com Mar 12 2020 03:30:45 Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954 +E-mail/Text: kburkley@bernsteinlaw.com Mar 12 2020 03:31:04 Duquesne Light Company, 13978517 c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 E-mail/Text: bankruptcy.bnc@ditech.com Mar 12 2020 03:29:42 P.O. BOX 6154, RAPID CITY SD, 57709-6154, 888-298-7785 14007107 GREEN TREE SERVICING LLC, E-mail/Text: bankruptcy.bnc@ditech.com Mar 12 2020 03:29:42 13979277 Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785 E-mail/Text: bankruptcy.bnc@ditech.com Mar 12 2020 03:29:42 13978484 Green Tree Servicing, LLC, P.O. Box 6154, Rapid City, SD 57709-6154 E-mail/Text: bankruptcy.bnc@ditech.com Mar 12 2020 03:29:42 13920863 Green Tree Servicing, LLC, PO Box 0049, Palatine, Illinois 60055-0049 E-mail/PDF: ais.chase.ebn@americaninfosource.com Mar 12 2020 03:31:26 Chase Freedom, 13920853 PO Box 15153, Wilmington, Delaware 19886-5153 E-mail/PDF: pa_dc_claims@navient.com Mar 12 2020 03:31:31 13985016 Navient Solutions Inc. on behalf of, Department of Education Services, P.O. Box 9635, Wilkes-Barre PA. 18773-9635 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 12 2020 03:31:53 13977373 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 13920865 E-mail/PDF: gecsedi@recoverycorp.com Mar 12 2020 03:32:10 PayPal Credit Services/SYNCB, PO Box 960080, Orlando, FL 32896-0800 13920866 E-mail/PDF: gecsedi@recoverycorp.com Mar 12 2020 03:31:48 TJX Rewards MasterCard/SYNCB, PO Box 530949, Atlanta , GA 30353-0949 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** BANK OF AMERICA, N.A. cr

cr DITECH FINANCIAL LLC Duquesne Light Company

Pittsburgh Water & Sewer Authority

13920861 Ford Credit 13920862 Green Tree

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District/off: 0315-2 User: dpas Page 2 of 2 Date Rcvd: Mar 11, 2020

Form ID: pdf900 Total Noticed: 35

13920859* Discover Card, PO Box 6103, Carol Stream, Illinois 60197-6103

TOTALS: 6, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2020 at the address(es) listed below:

Francis E. Corbett on behalf of Joint Debtor Nicole M. Seddon fcorbett@fcorbettlaw.com, fcorbett7@gmail.com

James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmllawgroup.com

Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,

cnoroski@grblaw.com

Loromo B. Blank on bobalf of Creditor BANK OF AMERICA N. A parberforbe gom

Jerome B. Blank on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Kevin M Buttery on behalf of Creditor Ditech Financial LLC kbuttery@rascrane.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,

ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

Sindi Mncina on behalf of Creditor Ditech Financial LLC smncina@rascrane.com

TOTAL: 9